

FIG. 1

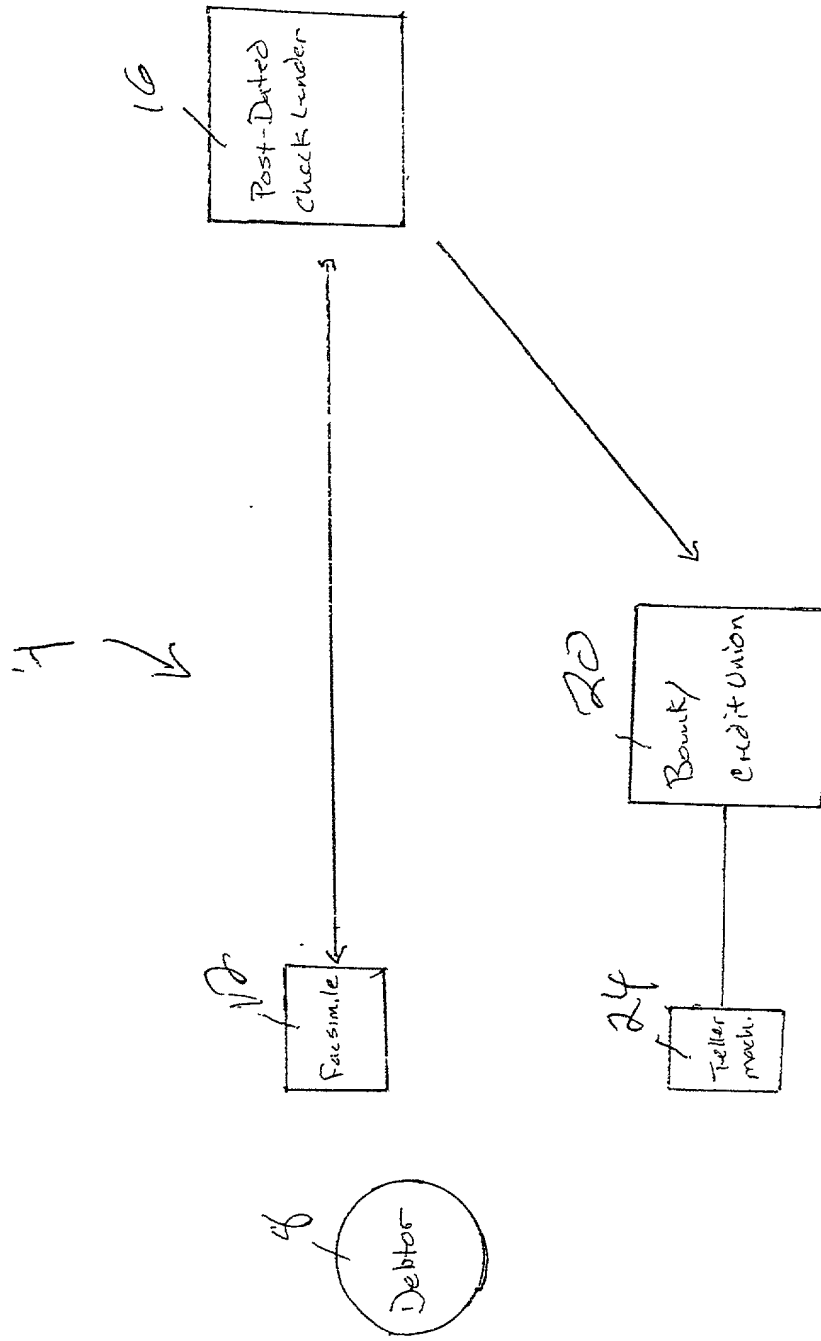


FIG. 1A

Debtor submits Loan Application to post-dated check lender  
from remote location



Post-dated lender authorizes the loan



Post-dated check lender deposits loan proceeds into  
account of debtor



Debtor withdraws funds from account.

FIG 1B

Debtor submits Loan Application and copy of voided check  
to post-dated check lender from remote  
location via facsimile



Post-dated lender authorizes the loan



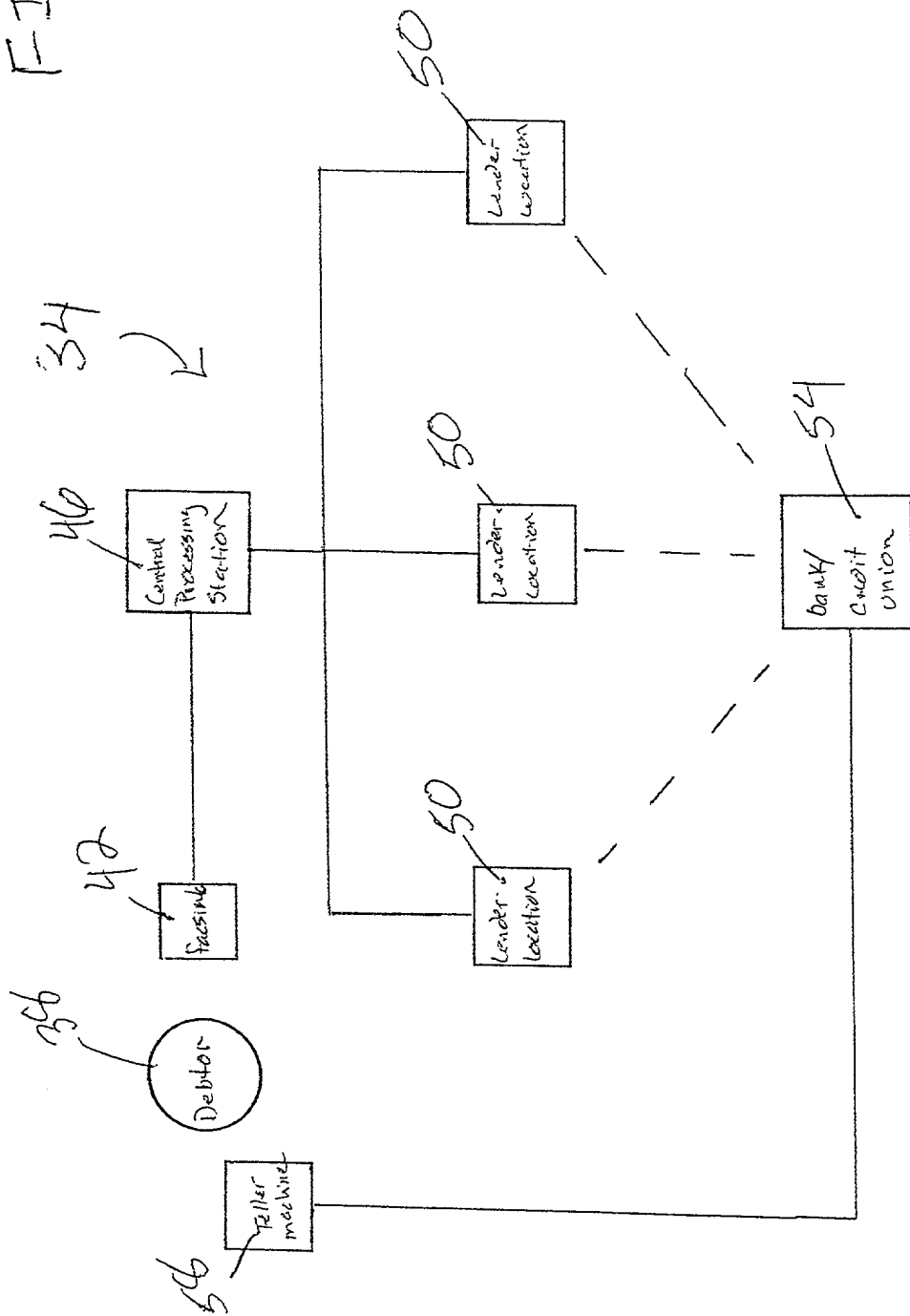
Post-dated check lender deposits cash into the account of the debtor on the same business day as submission of the application



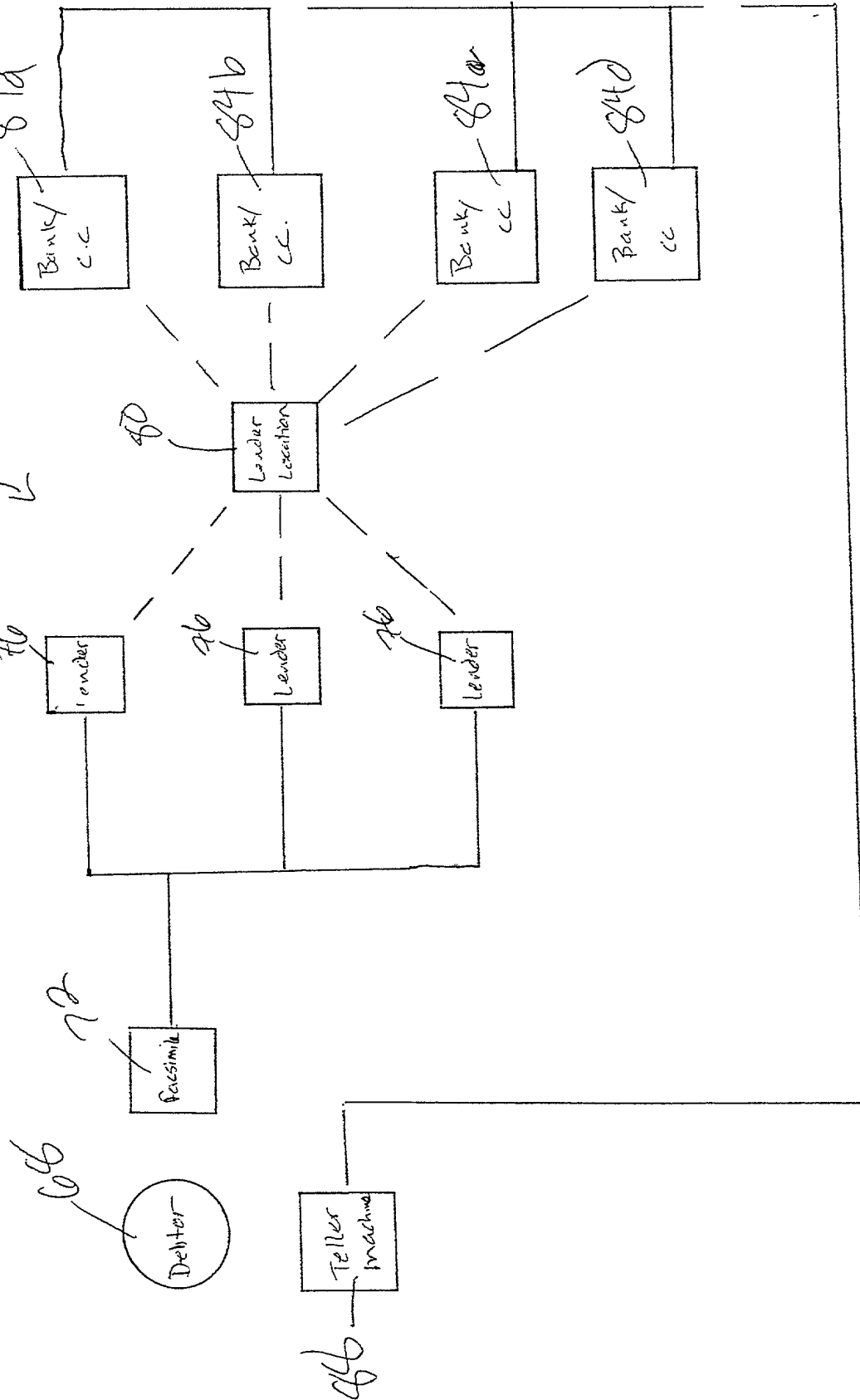
Debtor accesses funds from account.

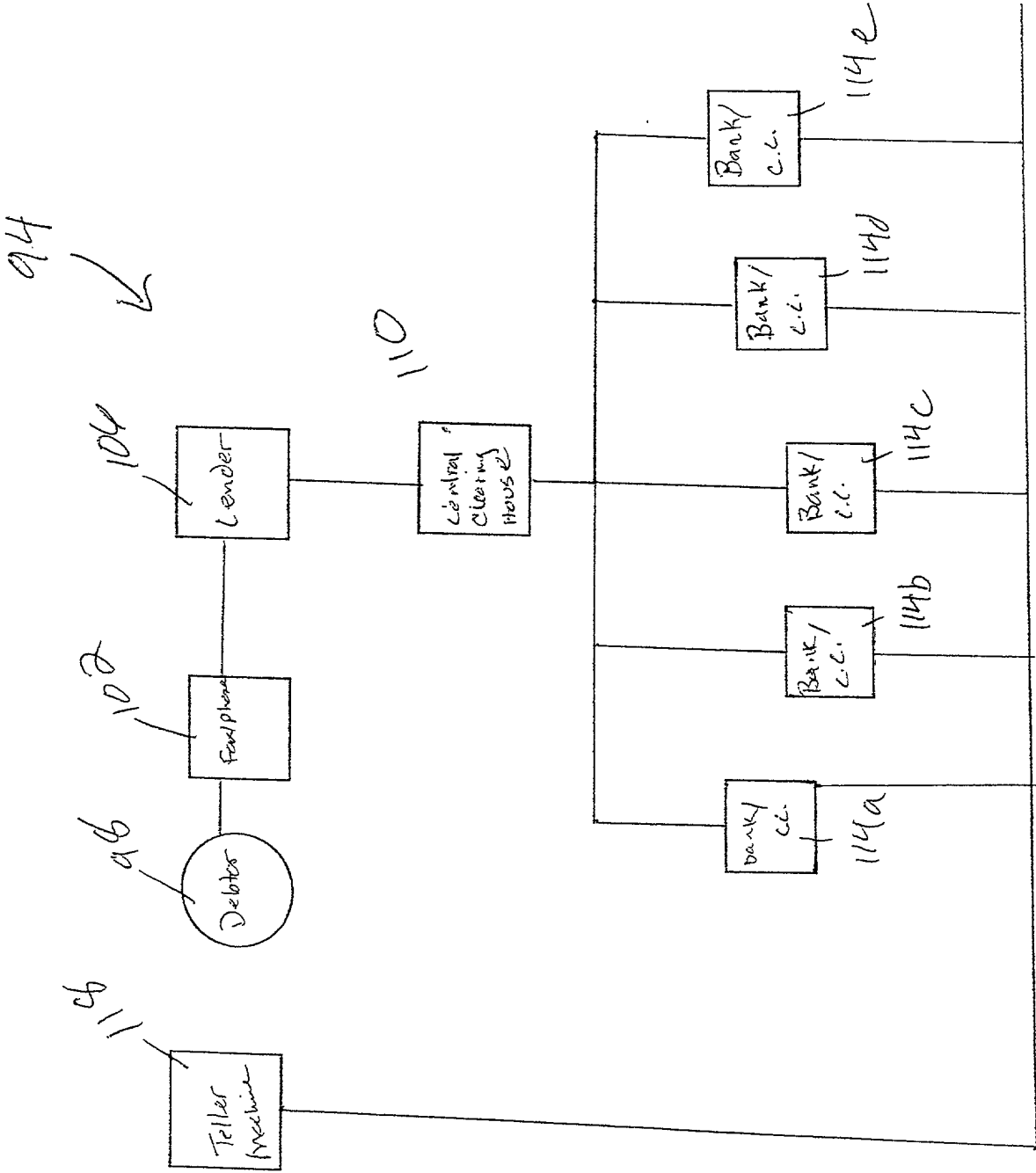


Post-dated check lender deposits check of debtor for repayment









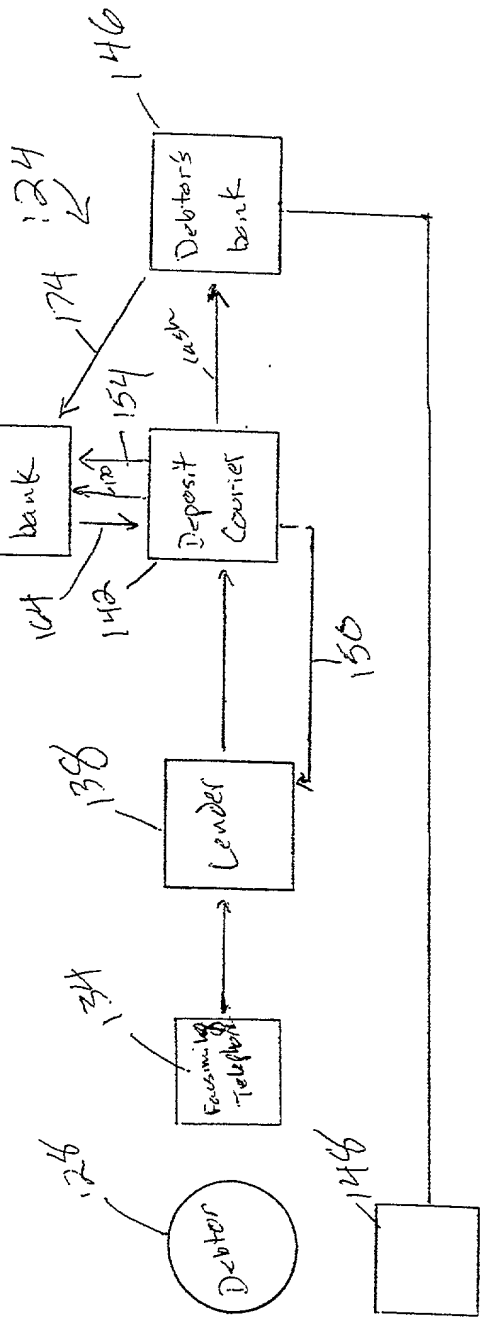


FIG. 6

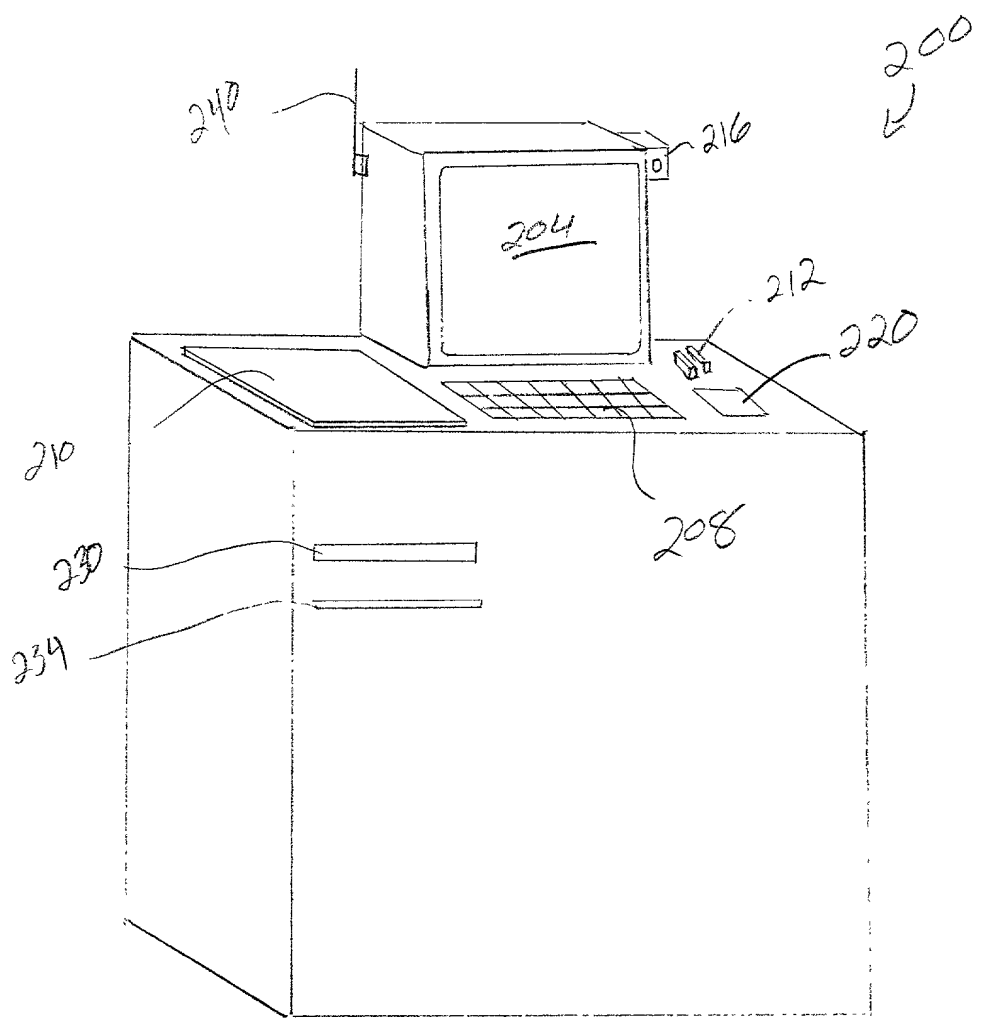


FIG. 6



FIG. 7

Debtor submits Loan Application to post-dated check lender  
from payday loan machine



Loan is authorized



Post-dated check lender  
deposits loan proceeds  
into account of debtor

or

Payday loan machine  
dispenses loan proceeds  
to debtor

[illegible]